

LoanCare Cover

Policy summary and policy document

Please read this and the policy document carefully because you alone are responsible for deciding whether this insurance meets your demands and needs



Proud to be a building society

Welcome to Nationwide LoanCare Cover

We are delighted that you have chosen to protect your payments with our optional LoanCare Cover.

Please read the Policy Summary and Policy Document carefully because you alone are responsible for deciding whether this insurance meets your demands and needs.

The policy wording is easy to follow and we will do our best to make insuring your personal loan through us as trouble free as possible.

This booklet sets out the benefits, terms and exclusions of your Nationwide unsecured personal loan LoanCare Cover. We suggest that you take some time to read through this document and keep it in a safe place. If you have any questions, please contact Nationwide Trust Limited on 08459 30 20 12 quoting your personal loan account number.

Please read this document in conjunction with your loan agreement, as this gives details on who is insured and also the insurance premiums due.

This booklet uses words and phrases that have specific meanings and you will find these explained under 'Definitions' on pages 5, 6 and 7. Defined words are in bold wherever they appear in the Policy Document.

Easy Index

Page No

Policy Summary	1
Policy Document	5
Definitions	5
Introduction	7
Changing your mind – Your cancellation rights	8
Eligibility, Important Notes and Material Facts	9
Employment circumstances	11
Your Benefits At A Glance	12
Life Cover	12
Accident and Sickness Cover	13
Unemployment Cover	15
Carer Cover	17
Your Claim	19
When does your policy end	21
Cancelling this insurance or repaying your loan early	22
Promise of Service - Complaints Procedure	23
General Information	24

Policy Summary



This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document from page 5 onwards. It is important that you read the policy document carefully.

Who are the insurers?

- If your loan is for less than 60 months, unemployment, carer and accident and sickness cover is underwritten by Aviva Insurance Limited and the life cover is underwritten by Norwich Union Life and Pensions Limited
- If your loan term is in excess of 60 months, unemployment and carer cover is underwritten by Aviva Insurance Limited. The accident and sickness and life cover is underwritten by Norwich Union Life and Pensions Limited.

Both companies are members of the Aviva group. Authorised and regulated by the Financial Services Authority.

What is LoanCare Cover?

This policy will meet your loan repayments if you are unable to work because of accident, sickness or unemployment or if you leave work to become a carer. It will also provide benefit in the event of your death.

To be eligible for this policy you must:

- Be aged 18 or over at the start of your loan and under 65 when your loan is due to be repaid
- Be in paid work of at least 16 hours per week and have been so for the last 6 months
- Live in the United Kingdom (England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man)
- Be the person identified as the insured on the loan agreement.

If you are self employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the ‘Employment Circumstances’, ‘Unemployment Cover’ and ‘Things to Keep in Mind When Claiming’ sections. If you are in temporary work you are not eligible for this insurance.

What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should contact Nationwide immediately.

What are the benefits and features of LoanCare?

- If you are unable to work for more than 30 days in a row (the waiting period), we will pay 1/30th of your monthly benefit for each day from the 31st day you are unable to work up to your next loan agreement repayment date. We will then pay the full monthly benefit, at monthly intervals, for each following month you are unable to work. We will continue to make these payments:
 - For up to a maximum of 12 months for unemployment or carer claims; or
 - Until your loan is repaid for accident or sickness claims.

In any case the maximum monthly benefit amount will be your monthly loan repayment

- If you die during your loan, and before your 65th birthday, we will pay the outstanding loan balance at the date of your death up to a maximum of £25,000. You do not have to be working to benefit from life cover
- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs
- If you receive payment in lieu of notice, your unemployment claim, including the waiting period, will start when you have registered as unemployed after the date your notice period ends
- You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work.

What am I not covered for?

This policy excludes some situations. These generally involve anything you already know about or that are caused by illegal or deliberate acts on your part. You need to check the 'Life', 'Accident and Sickness', 'Unemployment' and 'Carer' sections of the policy document for full details of what is and is not covered. The main exclusions are shown on the next page.

We will not cover accident or sickness claims which result from:

- A medical condition, and/or associated symptoms, whether diagnosed or not:
 - which you know about when cover starts or you have seen a doctor about in the 12 months before taking out this policy; and
 - which persists or returns during the first 12 months of your policy.
- Pregnancy or childbirth unless there have been medical complications.

We will not cover unemployment claims:

- If you know about the unemployment at the start of the policy.
- If you are notified that you will be, or you become, unemployed within the first 60 days of the policy starting.
- If you have resigned, retired, taken voluntary redundancy or been dismissed for misconduct.

- After the end of a fixed-term contract unless you have either been employed by the same firm for at least 2 years or are on a contract of at least 12 months which has been renewed at least once with the same employer.

Note – You need to register for a Job Seeker’s Agreement in order to be able to make an unemployment claim.

We will not cover carer claims:

- Unless you are in receipt of (or awaiting) Carer’s Allowance
- If you know that a member of your immediate family would require a carer at the start date of the policy; or
- If you apply for Carer’s Allowance or are notified of receipt of Carers Allowance within the first 60 days of the policy.

How long does my LoanCare Cover run for?

Your cover will continue for the term of your loan and the premium is guaranteed for this period. The policy is designed to cover your monthly loan repayments so you do not need to review the level of cover.

The premium for this policy is calculated for the term of your loan and is added to the money you borrow. Interest is charged on the premium amount for the term of your loan.

What happens if I take out cover and then change my mind or repay my loan early?

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the start date of the policy or the day on which you receive your policy documentation whichever is the later. All named borrowers on the loan must agree with the request. If you decide to exercise this initial right to cancel, Nationwide Trust will reduce your outstanding loan by the amount of the insurance premium. They will also refund any amount you’ve paid towards the cost of the cancelled insurance. If you do not exercise your right to cancel, the policy will continue for the term of the loan and you will be required to repay the insurance premium.

If you cancel your policy after this initial 30 day period, or if you repay your loan early, you will receive a pro-rata refund of the insurance premium. This means that Nationwide Trust will calculate the refund based on the remaining term of the loan. For example, if your loan is for 60 months and you cancel your insurance policy or repay your loan in full after only 40 months, an amount equal to 20 months’ worth of insurance premium will be refunded to you.

How do I make a claim?

Please call Nationwide Trust Limited on 08459 30 20 12 between 8.00am and 6.00pm Monday to Friday, or between 9.00am and 12.00am on Saturday.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please:

- Call the Customer Service Department, Nationwide Trust Limited on 08459 30 20 12; or
- Write to the Customer Service Department, Nationwide House, 20 Lower Dagnall Street, St. Albans AL3 4RR.

Nationwide Trust and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy document.

Would I receive compensation if the Aviva Group were unable to meet its liabilities?

Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations depending on the type of insurance and circumstances of the claim.

Policy Document

Definitions

Wherever the following words or phrases appear in this **policy**, they will be shown in **bold** and have the following meanings:

Accident and / or Sickness

Any accident, sickness or disease which occurs after the **start date** which results in **you** being totally unable to carry out the duties of **your normal work** and not doing any other **work**, as confirmed by a **doctor** or **specialist**. Normal **work** means **your work** immediately before **your accident or sickness**, or any other **work** which **we** think **you** are, or may reasonably become qualified for, in view of **your** training, education and ability.

Carer

You look after a member of **your immediate family** on a full-time basis and have completed a Carer's Allowance Claim pack and are either in receipt of or awaiting a **Carer's Allowance** from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to informal **carers**.

Doctor

A medical practitioner (other than **you** or a member of **your** family) who holds a full qualification entitling him or her to full registration with the General Medical Council.

Immediate Family

Your spouse, civil partner, live in partner, children and parents.

Loan Agreement

Your unsecured personal loan agreement with Nationwide Trust Limited for a loan of no more than £25,000 (not including the premium for LoanCare Cover). At least 12 and no more than 84 monthly repayments must be due under the loan agreement.

Medical Complication

A symptom of pregnancy which has developed into an identified condition diagnosed by a recognised obstetric **specialist**. It does not include delivery by caesarean section or other surgically assisted means or any normal symptom of a temporary or minor nature, which presents no significant medical hazard to mother or baby.

Monthly Benefit

An amount equal to the monthly repayment **you** must pay to Nationwide Trust Limited each month under **your loan agreement**.

Outstanding Loan Balance

The amount **you** owe to Nationwide Trust Limited on **your insured loan agreement**, less any discount for early settlement. The outstanding loan balance does not include any monthly repayment arrears or any associated interest and costs.

Pre-existing Medical Condition

Any condition, injury, illness, disease, sickness or related condition and/or associated symptoms, whether diagnosed or not:

- Which **you** knew about, or should reasonably have known about, at the **start date**, or
- Which **you** had seen or arranged to see a **doctor** about, during the 12 months immediately before the **start date**.

Self-employed

You are **self-employed** if:

- **You** are carrying on a business in the **UK** either alone or as a partner in a partnership; or
- **You** can control the affairs of a company **you** work for because either **you** or a relative or a member of **your** household individually or jointly hold the majority of the voting rights in that company; or
- **You** can otherwise ensure that the company **you** work for conducts its affairs according to **your** wishes.

Specialist

A **doctor** who is or has been a consultant at an NHS hospital.

Start Date

The date when **your** insurance starts. For life cover this is the date **you** sign **your loan agreement**. For **accident or sickness**, **unemployment** and **carer** cover, the date **you** receive the agreed loan. If **you** are off **work** due to **accident or sickness** at the **start date** **your** cover will not begin until **you** have returned to work.

Temporary Work

Work that is casual, occasional or for a specific task. Also work that is seasonal or irregular, or for a period of training or apprenticeship.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Unemployment/Unemployed

Having no paid **work** or **temporary work** and having a Jobseeker's Agreement with the Department for Work and Pensions in the UK. If **you** are ineligible for a Jobseeker's Agreement **you** must be able to provide alternative proof acceptable to **us** that **you** are actively seeking **work** in the **UK**.

Waiting Period

The first 30 days of any claim.

We/Us/Our

For all **unemployment**, **carer** and **accident or sickness** insurance benefits (if the term of **your loan agreement** is less than 60 months) Aviva Insurance Limited, Registered in Scotland No: 2116 Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH. For life insurance and **accident or sickness** benefits (if the term of **your loan agreement** is 60 months or more) Norwich Union Life & Pensions Limited. Registered in England No: 226742, Registered Office: 2 Rougier Street, York, YO90 1UU. Both companies are members of the Aviva Group and are authorised and regulated by the Financial Services Authority.

Work

Any paid work of at least 16 hours a week. This includes **self-employed** work and statutory maternity and parental leave but not **temporary work**.

You/Your/Yours

The person who is eligible, has applied and been accepted by **us** for insurance and who has paid or agreed to pay the premiums.

Introduction

This policy document provides **you** with everything **you** need to know about **your** LoanCare Cover. It contains the full details of **your** policy including the exclusions.

It is important that **you** read it carefully along with **your loan agreement**, as this gives details of who is insured and also the insurance premiums due, and keep it in a safe place.

This policy uses words and phrases that have specific meanings; **you** will find this explained in the Definitions section. Defined words are shown in '**bold**' wherever they appear.

By choosing this valuable protection **you** must:

- Be **eligible** for the insurance cover
- Know what this insurance does and does not cover
- Understand how changes to **your work** affect **your** eligibility and the terms and conditions of making a claim

Any Questions

If **you** have any questions:

- about **your** eligibility for this insurance; or
- changes to **your** circumstances

you should call Nationwide Trust Limited on 08459 30 20 12 between 8.00am – 6.00pm Monday to Friday and 9.00am – 12.00am Saturday quoting **your** personal loan account number.

Telephone calls may be recorded and monitored

Claims Advice Helpline

- To register a claim call Nationwide Trust Limited on 08459 30 20 12 between 8.00am – 6.00pm Monday to Friday and 9.00am – 12.00am Saturday.
- To check progress on a claim call **us** on 01274 844591.

Telephone calls may be recorded and monitored

If **you** are registering a claim **you** should read the 'Making A Claim' section before calling to make sure **you** have the relevant information available.

Changing your mind – Your cancellation rights

This insurance is optional and **you** have the right to cancel **your** policy during a period of 30 days from the **start date** of the policy or the day on which **you** receive **your** policy documentation whichever is the later. This is called the 'statutory cooling off ' period. All named borrowers on the loan must agree with the request. If **you** decide to exercise this initial right to cancel, Nationwide Trust will reduce **your** outstanding loan by the amount of the insurance premium. They will also refund any amount **you** have paid towards the cost of the cancelled insurance. If **you** do not exercise **your** right to cancel, the policy will continue for the term of the loan and **you** will be required to repay the insurance premium.

To exercise **your** right to cancel in the statutory cooling off period, please return **your** policy to Customer Relations Team, Nationwide Trust Limited, Nationwide House, 20 Lower Dagnall Street, St Albans AL3 4RR or telephone 08459 30 20 12.

Nationwide Trust strongly recommend that **you** use recorded delivery in order that **you** have proof of postage.

For **your** cancellation rights after the statutory cooling off period, please refer to the 'Cancelling This Insurance or Repaying Your Loan Early' section.

Eligibility, Important Notes and Material Facts

Eligibility

You are eligible for this insurance if at the start date you:

- Are aged 18 or over at the start of **your** loan and under 65 when **your** loan is due to be repaid
- **Work** at least 16 hours per week and have done so for at least the last six months
- Live in the **UK**, and
- are the person identified as the insured on the **loan agreement**

Note: Please note that **accident and sickness, unemployment and carer** cover under the policy will end if **you** retire before **you** reach age 65 and no longer intend to actively seek further **work**.

For the purposes of this insurance **work** means any paid **work** of at least 16 hours per week. This includes **self-employed work** and statutory maternity and parental leave but it does not include **temporary work**.

If **you** are **self employed** or **you** **work** on fixed term contracts **you** are eligible for this insurance but **you** should read the policy carefully to make sure it is suitable for **your** needs – **you** should pay particular attention to the ‘Employment Circumstances’, ‘Unemployment Cover’ and ‘Things To Keep In Mind When Claiming’ sections.

Important Notes:

1. This policy does not cover any **pre-existing medical conditions** which persist or return during the first 12 months of the **start date** of **your** policy. **Pre-existing medical conditions** are medical conditions, and/or associated symptoms, whether diagnosed or not which **you** know about when cover starts or **you** have seen a doctor about in the 12 months before taking out this policy.
2. If **you** are off **work** due to **accident or sickness** at the **start date** **your** cover will not begin until **you** have returned to **work**. **You** may still be eligible for the insurance. However, **you** should be aware that **you** will not be able to claim for **accident or sickness** cover during the first 12 months following the **start date** if **you** return to **work** and the condition returns
3. This policy will not pay for any **unemployment** **you** were aware of at the **start date**. **You** will not be covered for any **unemployment** which **we** reasonably believe **you** knew was likely to happen, whether **you** had official notice or not, when **you** took out this insurance.
4. This policy will not pay for any **unemployment** that **you** were advised of or which happens during the first 60 days following the **start date**, whether **you** were aware of it or not at the **start date**
5. This policy will not pay a **carer** claim if at the **start date** **we** reasonably believe **you** were aware of the need or the likely need at any time in the future for a member of **your immediate family** to require a **carer**, or **you** are notified of receipt of or apply for **Carer's Allowance** within the first 60 days of the **start date**.
6. **You** should refer to the 'Cancelling This Insurance Or Repaying Your Loan Early' section to understand how **your** premium will be refunded if **you** cancel this insurance or choose to repay **your** loan early.

If **you** have any questions **you** should call

Nationwide Trust Limited on 08459 30 20 12

Material facts

All material facts must be disclosed. A material fact is one that is likely to influence **us** in the acceptance and assessment of an application e.g. living outside the **UK** or in **work** for less than 16 hours per week. It is **your** responsibility to provide complete and accurate information to Nationwide Trust Limited when **you** take out **your** insurance policy and throughout the life of **your** policy.

Please note that if **you** fail to disclose any material information to **us**, this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. **We** recommend **you** keep a record (including copies of letters) of all information provided to Nationwide Trust Limited and **us** for **your** future reference.

Changes During Your Loan Agreement That May Affect Your Insurance Cover

It is **your** responsibility to ensure that this policy continues to meet **your** requirements should the circumstances of **your work** change during **your loan agreement**, as this could affect **your** entitlement to benefits.

Your eligibility to make a claim under this policy may change if **your** personal circumstances change. If this happens or is likely to happen **you** should discuss with Nationwide Trust Limited. This would include for example:

- **You** retiring from **work** and not intending to actively seek further **work**.
- Changing **your** employment e.g. **your work** becomes **temporary**.
- **You** voluntarily reduce **your** hours of **work** to less than 16 hours per week.
- **You** leave the UK to live abroad.

If **you** decide the policy is no longer suitable and **you** wish to cancel it **you** will be entitled to receive a partial refund of premium. However, this will be a proportionate amount of the premium that was originally added to **your loan agreement**. Please see the 'Cancelling This Insurance or Repaying Your Loan Early' section for more details.

Employment circumstances

Your employment circumstances will affect **your** eligibility for cover and entitlement to make a claim. If **your** employment changes or is likely to change or **you** have any questions **you** should contact Nationwide Trust Limited on 08459 30 20 12.

Fixed term contracts

If **you work** on a fixed term contract and **your** contract is not renewed, **you** will only be entitled to claim after the end of the fixed term contract for **unemployment** cover if **you** meet one of the following criteria:

- **You** have worked continuously for the same employer for at least 24 months; or
- **Your** contract is for at least 12 months and has been renewed at least once with the same employer; or
- **You** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.

Self Employed

If **you** are **self-employed** **you** can still have this policy but **you** will need to provide the following to be entitled to claim for **unemployment** benefit:

- Satisfactory proof that **you** have involuntarily ceased trading because **you** could not find enough **work** to meet all **your** reasonable business and living expenses and have declared this to HM Revenue & Customs; and
- Are registered as **unemployed** with the Department for Work and Pensions (unless exempt).

Retiring from work

If **you** retire from **work** and do not intend to actively seek further **work**, **you** will no longer be eligible for **unemployment**, **carer** or **accident or sickness** cover. **You** will still be eligible for life cover up to the age of 65.

Your Benefits At A Glance

This is only a summary of **your** cover; full details are given in the following sections.

Cover	Waiting Period	Maximum Claim Duration	Maximum Claim Amount
Life			The lower of your outstanding loan balance or £25,000
Accident or Sickness	30 days	Until your original loan agreement expiry date is reached	Your monthly loan repayment
Unemployment (1)	30 days	12 monthly benefit payments	Your monthly loan repayment
Carer (2)	30 days	12 monthly benefit payments	Your monthly loan repayment

NB **You** cannot make a claim:

- (1) Under the 'Unemployment Cover' section during the first 60 days following the **start date**.
- (2) Under the 'Carer Cover' section during the first 60 days, unless the condition giving rise to the claim was unforeseen.

Life Cover

What is covered

If **you** die before reaching your 65th birthday, **we** will pay the **outstanding loan balance** on **your loan agreement** at the date of **your** death up to a total of £25,000

What is not covered

We will not pay any **accident or sickness** claims due to or arising from:

- Any **pre-existing medical condition** which persists or returns during the first 12 months of this insurance. This exclusion will not apply once **you** have been insured under the policy for 12 months, so long as **you** are attending **work** at the start of **your** claim.

This means **we** will not pay for any condition, injury, illness, disease, sickness or related condition and/or associated symptoms, whether diagnosed or not

- which **you** knew about, or should reasonably have known about, at the **start date**, or
 - which **you** had seen or arranged to see a **doctor** about, during the 12 months immediately before the **start date**.
- Pregnancy or childbirth – unless there has been a **medical complication**.
 - Cosmetic surgery or other treatment which is not medically necessary.
 - **Your** detention in prison under the direction of a court of law. This will not apply if **you** are later acquitted.
 - **Your** own wilful actions, drug or alcohol abuse (this does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction).
 - Any dishonest or exaggerated behaviour by **you** or anyone acting for **you**. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this policy.
 - War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Note

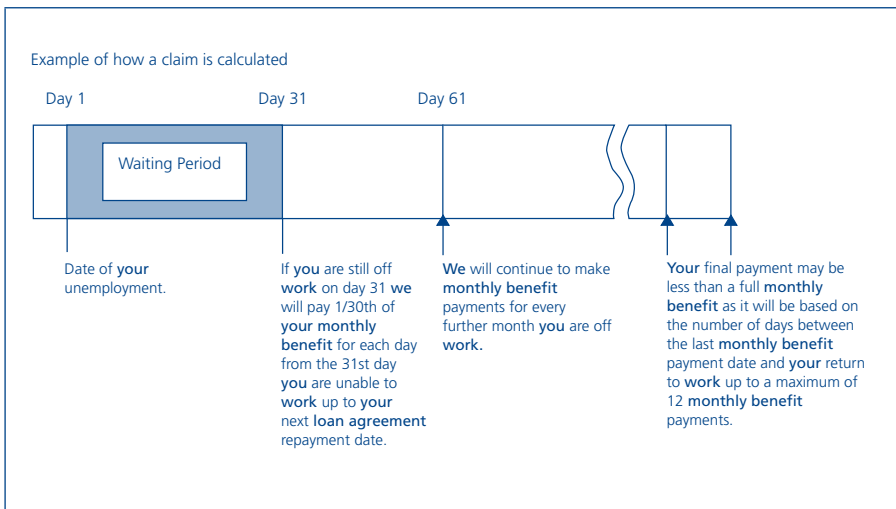
If **you** are not working at the time **your accident or sickness** occurs, **you** will not be able to claim for **accident or sickness** unless **you** were actively seeking **work** and registered as **unemployed**.

Unemployment Cover

What is covered

If you are **unemployed** for more than 30 days in a row (the **waiting period**), we will pay:

- 1/30th of **your monthly benefit** for each day from the 31st full day you are **unemployed** up to **your next loan agreement** repayment date, then
- The full **monthly benefit**, at monthly intervals, for each following month you are unable to **work** up to a maximum of 12 months in total.
- If **your unemployment** ends before you have received 12 **monthly benefit** payments, we will pay 1/30th of the **monthly benefit** for each day of **your unemployment** from the day after you were last paid benefit to the last day of **your unemployment**.



- If, after claiming for **unemployment**, you are made **unemployed** again within three months of returning to **work**, you will not have to wait before benefits can be paid. We will combine these two periods of **unemployment** into one claim when calculating **your** benefit period subject to a maximum benefit of 12 months per claim.
- Once we have paid the maximum number of 12 payments, you need to return to **work** for at least 6 consecutive months before you can make another **unemployment** claim.

Temporary Work

If you do any **temporary work**:

- during a claim, **your monthly benefit** will be suspended during the period of **temporary work** and will be resumed when the **temporary work** finishes.
- during the **waiting period**, the **waiting period** will be suspended until the end of the **temporary work**.

Self-Employed

If you are **self-employed** and you have involuntarily ceased trading because you could not find enough **work** to meet all **your** reasonable business and living expenses and have declared this to HM Revenue & Customs, you will be entitled to claim for **unemployment** benefit.

For the purpose of this insurance, you are **self-employed** if you fit the definition of **self-employed** in the definitions section of this document. If you do not fit this description, all other terms, conditions and exclusions of this policy will apply.

In either case you will need to have a Jobseeker's Agreement for the whole time you are claiming. If you are ineligible for a Jobseeker's Agreement, you must be able to provide ongoing alternative evidence that is acceptable to us that you are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.

Payment in Lieu Of Notice

If you have been paid or are entitled to be paid instead of working out your notice period, any claim for **unemployment**, including the **waiting period**, will not start until the end of your notice period.

What is not covered

We will not pay for any **unemployment**:

- We reasonably believe you knew was likely to happen, whether you had official notice or not, when you took out the policy.
- You are notified of or which happens within the first 60 days of the **start date**.
- If you have resigned or taken voluntary redundancy.
- If you retire and do not intend to actively seek further **work**.
- Due to your misconduct.
- After **temporary work** (unless you have taken **temporary work** during a claim).
- Which is normal, regular or seasonal in your **work**.
- After the end of a fixed-term contract which is not renewed, unless:
 - you have worked continuously for the same employer for at least 24 months; or
 - your contract is for at least 12 months and has been renewed at least once with the same employer; or

- **you** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.
- As a result of **you** being detained in prison under the direction of a court of law. This will not apply if **you** are later acquitted.
- Due to **your** own wilful actions, drug or alcohol abuse (this does not include any drugs prescribed by **your doctor**, except if they are to treat drug addiction).
- Any dishonest or exaggerated behaviour by **you** or anyone acting for **you**. If this happens, **you** will have to return any benefits already paid and **you** will forfeit all future rights under this policy.
- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

Carer Cover

What Is Covered

If **you** voluntarily leave **your work** to become a **carer** for more than 30 days in a row (the **waiting period**), **we** will pay:

- 1/30th of **your monthly benefit** for each day from the 31st full day **you** are a **carer** up to **your next loan agreement** repayment date, then
- The full **monthly benefit**, at monthly intervals, for each following month **you** are a **carer**, up to a maximum of 12 months in total.
- If **you** cease to be a **carer**, before you receive 12 **monthly benefit** payments, **we** will pay 1/30th of the **monthly benefit** for each day **you** continue to be a **carer** from the day after **you** were last paid benefit to the last day **you** were a **carer**.

Your Claim

Making a claim

It is important that **you** register **your** claim as soon as possible with Nationwide Trust Limited.

For Life Claims

Your dependents or representatives should register the claim as soon as possible by contacting Nationwide Trust Limited. The original, unmarked, death certificate must also be forwarded to Nationwide Trust Limited, Nationwide House, 20 Lower Dagnall Street, St Albans AL3 4RR.

For Accident or Sickness, Unemployment or Carer Claims

Step 1

Contact Nationwide Trust on 08459 30 20 12, as soon as reasonably possible, to request a claim form.

Step 2

Accurately fill in the claim form:

- For an **accident or sickness** claim **you** will need to get a **doctor** to fill in the relevant section of the form.
- For an **unemployment** claim **you** will need to arrange for a Department of Work and Pensions official and **your** previous employer to fill in the relevant sections of the form.
- For a **carer** claim **you** will need to arrange for **your** previous employer to fill in the relevant section of the form and provide evidence that **you** are either in receipt of or awaiting a **Carer's Allowance**.

Step 3

Send the claim form to **us**, using the pre-paid envelope provided.

Our claims office address is

Claims Department
Norwich Union
PO Box 254
1 New Augustus Street
Bradford
BD1 5YP

Things to keep in mind when claiming

- **You** must supply and pay for all reasonable information or evidence **we** ask for to support **your** initial claim and from time to time throughout **your** claim. If **we** ask for proof, **you** need to be able and willing to supply it.
- If **we** do not receive all the information **we** need (for example declarations and medical questionnaires) or if these documents are not acceptable to **us** **we** may delay or suspend **your** claim payments.
- **We** may contact **your** past employers or other insurers for information about **you**.
- For **unemployment** claims **you** need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement, **you** must be able to provide ongoing alternative evidence acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.
- When making an **accident or sickness** claim **you** must agree to any medical examination which **we** arrange and pay for.
- If **you** are a **carer** making a claim, **we** need satisfactory proof that **you** are required to look after a member of **your immediate family**, that **you** have completed a Carer's Allowance Claim pack and are either in receipt of or awaiting a **Carer's Allowance**.
- **We** are concerned that **you** should not pay for the dishonesty of others. **We** make random checks, so do not be alarmed if one of **our** claims advisers calls. **We** also exchange information with other insurers to prevent fraud.

Paying claims

We will make claim payments to Nationwide Trust Limited on **your** behalf. When **we** have made these payments, **we** will not make any further payments for the same claim.

Switching between claims

If **you** need to **you** can switch from an **unemployment** to an **accident or sickness** claim or a **carer** claim or any combination – there is no additional **waiting period**. **You** cannot claim for **accident or sickness, unemployment, or a carer** claim at the same time.

When will monthly claim payments end

We will continue paying **your** claim until the first of the following happens:

- **Your unemployment** ends, **you** recover from your **accident or sickness** or **you** are no longer a **carer**.
- **We** have paid the maximum of 12 **monthly benefits** for any one continuous period of **unemployment** or period for which **you** are a **carer** or a combination of both.
- **Your outstanding loan balance** is repaid.
- **You** reach the age of 65.

When does your policy end

The cover provided by this policy and all benefit payments will end, if any of the following happens:

- The loan repayments for **your loan agreement** end.
- The original date agreed by Nationwide Trust Limited for **your loan agreement** to be repaid is reached.
- **Your loan agreement** is transferred to a third party.
- **You** reach the age of 65.
- **You** make a false claim (**you** will have to return any claim payments **we** have made).
- **You** die.

The cover provided by this policy will end if **you** cancel at any time following the end of **your** statutory cooling off period by giving **us** 30 days written notice. However, **we** will continue to pay **monthly benefit** that is due to be paid for **accident or sickness, unemployment or carer** cover for any claim that happened prior to the cancellation date.

Cancelling this insurance or repaying your loan early

The premium for this policy is calculated for the term of **your loan agreement** and is added to the money **you** borrow under **your loan agreement**. Interest is charged on the premium amount for the term of **your loan agreement**.

- If **you** cancel **your** policy during the statutory cooling off period **you** will be entitled to a full refund of the premium paid. Please see the "Changing your mind - Your Cancellation Rights" section on page 8.
- If **you** cancel **your** policy (or repay **your** loan before the scheduled end date) after the statutory cooling off period **you** will be entitled to a partial refund of **your** original premium. This refund is calculated on a pro-rata basis.

This means that **we** will calculate the refund based on the remaining term of the loan.

For example if **your** loan is for 60 months and you cancel **your** policy or repay **your** loan in full after 40 months **you** will receive a refund amounting to 20 months of premiums.

- **You** have the right to cancel **your** policy at any time by giving 30 days written notice by writing to the Customer Relations Team, Nationwide Trust Limited, Nationwide House, 20 Lower Dagnall Street, St Albans AL3 4RR.

Nationwide Trust strongly recommend that **you** use recorded delivery in order that **you** have proof of postage.

Promise of Service - Complaints Procedure

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- We will acknowledge your complaint within 2 working days of receipt.
- We aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response.

What to do should you be dissatisfied?

If you have a complaint about the handling of your insurance please call 08459 302012 or write to Customer Services Department, Nationwide Trust Limited, Nationwide House, 20 Lower Dagnall Street, St Albans AL3 4RR.

If you have a complaint about a claim you have made, please write to Claims Operations Manager, Norwich Union, PO Box 254, 1 New Augustus Street, Bradford BD1 5YP or telephone 01274 844591

If you remain unhappy with the decision you receive, you may write to the Chief Executive, Norwich Union, PO Box 6, Surrey Street, Norwich, NR1 3NS.

If you are dissatisfied with our final decision (from the Chief Executive Officer), you can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both our Chief Executive and the FOS will be provided when we write in response to your complaint.

Notes

1. The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.
2. Whilst we are bound by the decision of the FOS, you are not.
3. Following the complaints procedure does not affect your right to take legal action.

General Information

This insurance is underwritten by Aviva Insurance Limited and Norwich Union Life & Pensions Limited .

Both companies are members of the Aviva group and are authorised and regulated by the Financial Services Authority.

Norwich Union Life & Pensions Limited has agreed that Aviva Insurance Limited may administer this insurance on its behalf.

The Law

There is a choice of law for this insurance, but unless **we** agree otherwise, the law for that part of the **UK** where **you** live at the **start date** will apply.

All documentation and communication in relation to this policy will be in English

Financial Services Compensation Scheme

Norwich Union's obligations are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Data Protection Act – Information Users

For the purposes of the Data Protection Act 1998, the joint Data Controllers in relation to any personal data **you** supply are Aviva Insurance, Norwich Union Life & Pensions Limited and Nationwide Trust Limited.

Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by **us, our** associated companies and agents, and Nationwide Trust Limited. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

Use of your information by Nationwide

Any information about **you** and **your** account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. Nationwide may also use **your** information to populate application forms for products provided or introduced by Nationwide. If **you** notify **us** of changes to **your** personal details, it is **our** normal practice to update all of **your** accounts unless **you** ask **us** not to. If **you** have opened an account or policy with another organisation introduced to **you** by Nationwide, **we** will pass these updates to them but **you** are advised to contact them to confirm the changes.

Nationwide will not share information with other companies for marketing purposes. **You** have a right to access **your** personal records held by them and the credit and fraud agencies. Nationwide charges a fee for this service. **You** can ask for a copy of their leaflet “How Nationwide uses Personal Information” which will tell **you** more about how to apply for **your** records and explains in more detail how **your** information will be used by Nationwide and the fraud prevention agencies.

Fraud prevention and detection

In order to prevent or detect fraud, or to assist in verifying **your** identity **we** may at any time:

- Share information about **you** with other organisations and public bodies including the police.
- Undertake credit searches and additional fraud searches.
- Check and/or file **your** details with fraud prevention agencies and databases to protect ourselves and **our** customers from theft and fraud, and if **you** give **us** false or inaccurate information and **we** identify fraud, this will be recorded and passed to fraud prevention agencies to prevent fraud and money laundering.

We can on request supply further details of the databases accessed or contributed to.

You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

Nationwide Trust Limited is a wholly owned subsidiary and appointed representative of Nationwide Building Society. Nationwide Trust Limited, registered in England, number 01060355. Registered office Nationwide House, 20 Lower Dagnall Street, St Albans, Herts AL3 4RR

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority.

Nationwide Building Society

Head Office: Nationwide House,
Pipers Way, Swindon, Wiltshire
SN38 1NW

P7275 (March 2010)



Proud to be a building society